

FIRSTMERIT CORPORATION

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1070804	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$14,901	\$23,864	60.1%		
Loans	\$9,660	\$14,241	47.4%		
Construction & development	\$481	\$378	-21.4%		
Closed-end 1-4 family residential	\$763	\$1,369	79.3%		
Home equity	\$913	\$1,292	41.5%		
Credit card	\$147	\$149	1.4%		
Other consumer	\$611	\$924	51.2%		
Commercial & Industrial	\$3,006	\$4,276	42.3%		
Commercial real estate	\$2,518	\$3,331	32.3%		
Unused commitments	\$4,152	\$5,547	33.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2,856	\$4,992	74.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$687	\$1,216	77.0%		
Cash & balances due	\$255	\$914	258.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$164	\$93	-43.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$158	\$98	-37.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$13,414	\$21,005	56.6%		
Deposits	\$11,904	\$19,663	65.2%		
Total other borrowings	\$1,241	\$1,052	-15.2%		
FHLB advances	\$137	\$200	46.7%		
Equity					
Equity capital at quarter end	\$1,377	\$2,749	99.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$11	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	8.6%	--		
Tier 1 risk based capital ratio	9.7%	12.1%	--		
Total risk based capital ratio	10.9%	13.0%	--		
Return on equity ¹	11.2%	9.2%	--		
Return on assets ¹	1.1%	1.0%	--		
Net interest margin ¹	3.9%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	42.3%	47.1%	--		
Loss provision to net charge-offs (qtr)	83.0%	60.7%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	7.8%	9.2%	0.8%	0.6%	--
Closed-end 1-4 family residential	7.6%	4.8%	0.1%	0.3%	--
Home equity	0.9%	0.8%	0.2%	0.5%	--
Credit card	0.6%	0.5%	1.1%	0.9%	--
Other consumer	0.2%	0.4%	0.1%	0.4%	--
Commercial & Industrial	0.7%	0.6%	0.0%	0.0%	--
Commercial real estate	6.9%	3.8%	0.2%	0.1%	--
Total loans	3.5%	2.1%	0.2%	0.2%	